Highland Park.

If you are thinking of building a home, or looking for an investment where the values must increase, this is the time and place to secure two or more beautiful home sites. The property with a golden future. It means a bright future to the workingman. Prices at the present time are only half what they should be. The time to buy is **now**. When spring is here and the flowers are in bloom you will pay at least 25% more.

Lots 35x140; alleys 20 feet; avenues 60 and 80 feet. All improve-

ments. Come to-day.

\$150 and upwards. Easy terms. No interest. No taxes. Salesmen on ground every day 2 to 5 P. M.

Highland Park Realty Corporation

403 American National Bank Building

10th and Main Streets

Real Estate for Sale.

FOR SALE.

Choice Business Sites, southwest cor-ner Eighth and Cary Streets. Choice Business Sites, northeast cor-ner Eighth and Cary Streets.

Good Homes

No. 321 North Thirty-sixth Street. No. 627 North Twenty-second Street EDWARD S. ROSE CO., Real Estate and Loans, No 11 North Eleventh Street.

Sure Money Winners

Lots on Franklin, Grace or Park Avenue, bought at present prices, will be safe and profitable. We have some very attractive offerings.

GREEN & REDD.

\$7,500

will buy a good Two-story Modern Corner Dwelling, in Lee District; howater heat, etc.; suitable for doctor.

FOR SALE.

A Corner Brick Store

with residence attached; also a desirable stable on the lott one year lease at \$300. Can be advanced to \$30 per month. Price, \$3,500. GREEN & REDD.

FOR SALE,

We have for sale several large RESIDENCES in central location, which are especially well situated for boarding-houses or family hotel. If you wish such properties, see us at once about these.

C. L. & H. L. DENOON, 821 Main Street.

New Year Special

Forty-nine (\$4,900) hundred dollars will buy a new nine (9) room Red Brick Colonial Front Residence on Hanover Street, leased at four hun-dred and fifty (\$450) per annum. GREEN & REDD.

Kensington Avenue Residences We have several desirable and new residences for sale on this avenue, hot water heat and other modern improvements. Prices and terms reasonable.

C. L. & H. L. DENOON, 821 Main Street.

\$3,000

An unusually well-built Frame Slate Roof Dwelling of nine rooms, with porcelain bath, stationary stand, etc. located on Thirty-fourth Street, soon to be 'Church Hill's Boulevard.' The house' is in perfect order; possession can be had at once. We can highly recommend this property in every way CHAPIN & HUME.

\$7,500

will buy a good Two-story Modern Corner Residence, in Lee District; hot water heating, and near car line; well located for doctor.

C. L. & H. L. DENOON, 821 Main Street.

Real Estate for Sale.

TIMBER

timber.

Also 22,000,000 feet (recent estimate) long leaf pine; 90 per cent large original growth; trees tall, straight and clear of underbrush; usual sawmill privileges; ample time to cut and remove. These are the best bargains in timber we know of in this section.

HOCKADAY & CO.,
Richmond, Va.

\$2,500

A beautiful Corner Church Hill Dwelling of nine rooms, in spiendid order. This property was built for the present owner's home, and is way above average as to quality of material and workmanship. Will rent at \$250 per annum. CHAPIN & HUME.

\$3,000

DAIRY OR TRUCK FARM, 10 ACRES, good land, dwelling house, etc.; half-mile from city and very near Seven Pines car line.

SUTTON & CO. \$5,500

will buy a nice Modern Two-story Dwelling on Kensington Avenue; a nice little home.

Bargains in Lots

Floyd Avenue, 33x135, for \$860.
Boulevard, east side, 27x150, for \$760.
Sycamore Street, 22x157, for \$700.
These are below the market price.
ome and get one or all.
HARRISON & GRANT,
7 N. Eleventh Street.

\$4,500

WEST CLAY STREET CORNER DWELLING, 9 rooms, modern and in nice order; location first-class. SUTTON & CO.

BEAUTIFUL BUILDING LOTS

FOR SALE, \$6 PER FOOT.

"Scott's Addition," north of Broad, MeVEIGH & GLINN.

\$3,000

nice repair.

JOHN T. GODDIN & CO.

Price \$2,800 Rental \$384

Two Frame Seven-room Dwellings, Baker, near Fourth Street. McVEIGH & GLINN.

15% Investment

\$750 will buy Detached Dwelling, cooms, on Ashland Street, renting for JOHN T. GODDIN & CO.

West Ave. Residence NEW 2-STORY 9-ROOM BRICK

DWELLING, broad and attractive ha SUTTON & CO.

Start an investment beginning with New Year. NORTH SIDE PLACE should appeal to those desiring a real estate investment with only a moderate outlay. Modern improvements. City conveniences. \$5 cash. \$3 per month.

Realty Owners' Exchange Corporation, Phone 3107. 1114 East Main Street.

DO IT NOW!

WHY NOT INVEST YOUR MONEY IN PROPERTY?
It pays much the best interest and is safe. You don't have to worry,

LOOK!

\$5,000 will buy four houses (nearly new), renting for \$720 per annum, Over 14 per cent. \$3,100 cash will buy eight small houses, renting for \$480 per annum. \$3,500 for a nice detached brick house, well located, Church Hill. Now is your time to start.

POLLARD & BAGBY.

Real Estate for Sale.

PARK AVENUE, New Eight-room Brick Dwelling; all modern improve-ments; beautiful location; rent \$480 per annum.

\$4,100 NEW 8-ROOM BRICK DWELLING on one of best cross streets in Lee District, near Hanover Street; rent \$360 per annum.

\$1,650

TWO BRICK DWELLINGS north of Broad Street, 10 rooms each, modern and in good order, renting for \$840 per annum.

Grace Street Lots

FOR SALE.

AT GREAT SACRIFICE

55 Acres of Land on good road; fine nine-room house

almost new; store building, good stand; fine shade; beautiful house; on easy terms; 11-4 miles of railroad. CASSELMAN & CO., 1108 East Main Street.

High-Grade Stores

Broad Street, near First Street, \$22,500 Main Street, near Eleventh St., \$30,000 Cary Street, near Twelfth St., \$13,000.
Other business properties paying 6
to 10 per cent. net.

J. THOMPSON BROWN & CO. FOR SALE,

Good husiness, West End; big discount to buyer.
Business, Church Hill, \$3,500 sales
per month.
Business below Richmond; good
stand. Plenty more. Let us sell yours.
ANDERSON REAL ESTATE
AND LAW COMPANY,
1100 East Main Street.

Manufacturing Sites

Two blocks in centre of city. RAILHOAD CONNECTION. Abundance clear water; also LARGE LOT WITH WHARF AND RAILROAD, and screage property with two railroads. J. THOMPSON BROWN & CO.

Farms for Sale

If you want a farm, no matter where, see us. If you want to sell your farm, list it now. Our Western and Northern agents can place it.

ANDERSON REAL ESTATE

AND LAW COMPANY,
1100 East Main Street,
Richmond, Va.

Suburban Bargains

Large double dwellin; 8 rooms, 150 coot lawn, near Broad and Boulevard. Must sell even at big sacrifice. Also

Beautiful Cottage north Barton Heights, 8 rooms, reception hall, fine grove, 185-foot lawn, stable, etc.; only \$3,000; original cost \$4,000.

J. THOMPSON BROWN & CO.

Investigate! THESE PROPERTIES. IT IS WELL

WORTH THE TIME. **ELM STREET** Rental \$150. Price, \$1,500.

CEDAR STREET Rental, \$180. Price, \$1,600.

WINDER STREET Rental, \$120. Price, \$1,000. Real Estate Loans, any amount, ne

Henry S. Hutzler & Co.

PLAN INTEREST ALLOWED & BANKERS

AGENTS STATET MANAGED

LOANS

Ginter Park has all modern conveniences, combined with the delights and joys of country life. Highest and healthiest location. Beautiful surroundings.

us to do so.

\$4,000

for an 8-ROOM DETACHED BRICK DWELLING, on West Cary; modern improvements; rent \$330 per annum.

for a pretty little 4-ROOM BRICK DWELLING, on South Laurel Street; in thorough order; rent \$150. HARRISON & GRANT.

\$8,500

Lee District at most reasonabl

McVEIGH & GLINN.

Timber in large and small lots, from 500,000 feet to 500,000,000. Call at our

Real Estate for Sale.

CASSELMAN & CO., 1108 East Main Street, Farms and Timber Lands.

THOS. F. JEFFRESS, President.

Real Estate for Sale

ANDERSON REAL ESTATE AND LAW COMPANY HAVE FEW GOOD THINGS:

Two Lots, Park Avenue, near car, 0 by 142; \$900 takes both.
One Leonard Street, Lee Annex, \$385.
One on Park Avenue, \$300.
Seven Lots, corner Cedar and lvy, at argains.

Seven Lots, corner Cedar and Ivy, at bargains.
300 feet on Taylor, subject to offer.
Lot on Floyd Avenue, Boulevard and Strawberry.
521-2 feet. Lombardy and Cary.
Act quick if you want these.
ANDERSON REAL ESTATE
AND LAW COMPANY.
'Phone 845.

1

3 Beautiful Corners

DETACHED MODERN DWELLINGS. rooms.

\$5,500—Floyd Avenue, brick and granite front, 58-foot lawn.

\$4,500—Floyd Avenue Cottage, 70foot lawn, electric lights.

Terms so easy your rent will buy
either.

J. THOMPSON BROWN & CO.

My Personal Attention GIVEN TO THE CARE OF PROPERTY

Renter and Seller of Real Estate, 1115 East Main Street. Real Estate for Rent.

DOUGLAS E. TAYLOR,

AND COLLECTION OF RENTS.

Rent Bargains

2412 West Cary Street. 415 South Harrison Street. 2501 East Grace Street.

1829 Taylor Street.

FLATS AT 722 East Franklin. 322 North Harrison.
A. J. CHEWNING COMPANY.

FOR RENT, Main Street Store No. 1115 East Main Street (store floor d basement), in the midst of the nking district and the busiest square Main Street. Possession January 1.

Real Estate for Rent. FOR RENT,

SEVERAL NICE DWELLINGS ON Kensington

Avenue Up to date in every respect; car lin venient; rent reasonable. C. L. & H. L. DENOON,

Warehouse For Rent Large New Three-Story and Base-ment Brick Warehouse at Canal and earth Streets, with trackage front and ear. Possession about January 1, 1908.

H. SELDON TAYLOR & CO., No. 8 North Eleventh Street. FOR RENT. 519 N. Third Street, new flats, coms each.

524 W. Grace Street, 6 rooms, first flat. 1425 W Clay Street, 6 rooms. 506 Denny Street, Fulton, 5 rooms. 1312 W. Twenty-third Street, Fair-nount, 5 rooms.

JOHN T. GODDIN & CO. FOR RENT.

LARGE FOUR STORY FACTORY, corner Twenty-Franklin Streets. *SUTTON & CO. FOR RENT,

2203 Park Avenue Elegant modern 6-room house; pos

Financial.

300 500 To Lend at 6% 600 on City Property McVEIGH & GLINN.

MONEY We have it in sums to suit at the lowest rates and charges, to lend or CITY REAL ESTATE.

CHAPIN & HUME. MONEY TO LEND

ON RICHMOND CITY AND GOOD SUBURBAN REAL ESTATE in sums to suit. SUTTON & CO. MONEY

GET LOANS ON YOUR CITY PROPERTY FROM McVEIGH & GLINN.

Money! Money! We are in position to make Quick loans on City Real Estate. EDWARD S. ROSE CO., No. 11 North Eleventh Street.

Money to Lend \$300, \$500, \$1,000, \$1,500, \$2,000, \$4,000 and \$6,000. J. THOMPSON BROWN & CO.

TO LEND \$3,000

ON CITY REALTY. CHARGES REASONABLE. CHARLES A. ROSE, & N. Ninth Street,

Real Estate.

1908

Promises to be a Record Breaker for the Sale of Lots and

for Home Building in

Ginter Park

gressive suburb? If you are not, then start the New Year in the right way by at

The Garden Spot of Richmond!!

Lewis Ginter Land and Improvement Co.,

921 MUTUAL BUILDING,

Telephone 1057

once securing one or more lots at present low prices and easy terms.

Are you one of the lucky owners of property in this most beautiful and pro-

We stand ready to help you finance the building of your home if you want

John T. Goddin & Co

Real Estate and Loans, Bank and Eleventh Streets. of your rent account for 1908. Special attention given to payment of taxes and looking after your interest in

The Collection of Rents OUR SPECIALTY. GIVE US A TRIAL CHAPIN & HUME.

PLACE YOUR RENT ACCOUNT WITH MCVEIGH & GLINN. CHAPIN & HUME

Collection of Rents GIVE THEM YOUR RENT ACCOUNT. SAVE YOURSELF WORRY AND TROUBLE BY LETTING

CHAPIN & HUME LOOK AFTER YOUR RENT ACCOUNT

DUVAL,

Timber Estimator. Office, 819 E. Main St. 'Phone 5415. RICHMOND, VA.

Notices.

TAX NOTICE Office Collector of City Taxes, Room 7, First Floor, City Hall, Richmond, Va., Dec. 1, 1907.

Notice to Taxpayers

Notice to Taxpayers

THE LAST HALF OF CITY TAXES,
REAL ESTATE AND PERSONAL, for
1907, is NOW DUE AND PERSONAL, for
1907, is NOW DUE AND PAYABLE at
this office.

EVERY male twenty-one years of
age, and EVERY person keeping house
or doing business in the city, is assessed for personal taxes. Those who
have not paid any city taxes during
the year will please call and settle, so
as to avoid being posted as delinquents.

GRADING, PAVING, PIPE AND
STEWER CONNECTION BILLS are also
due, and will have to be declared delinquent if not paid on or before end
of year.

FIVE PER CENT, will be added to
last half if not paid on or before DECEMBER 31ST.

Interest at SIX PER CENT, also attaches to all bills as soon as reported
delinquent.

Particular attention is called to the
above as under attention is called to the

delinquent. Particular attention is called to the above, as under an ordinance passed by the City Council there can be no avoidc.nce of the penalty. PRANK W. CUNNINGHAM, Collector of City Taxes.

Dividend Rotices. The Virginia State Insurance Co. Richmond, Va. December 26, 1907.
THE DIRECTORS OF THIS COMPAN have declared the usual semi-annua dividend of 3 per cent, free of tax payable on and after January 1908. Checks will be malled. ROBERT LECKY, JR., Vice-President and Secretary.

Planters National Bank.
Richmond, Va. December 23, 1807.
THE DIRECTORS OF THIS BANK
have to-day declared the usual semiannual dividend of 6 per cent. (free
of tax) on the capital stock of the
bank, payable on and after January
2, 1808.
RICHARD M. SMITH, Cashier,

Dividend Notices.

A. M. GOVER, Sales Agent.

VIRGINIA FIRE AND MARINE
INSURANCE COMPANY,
Richmond, Va. Dec. 19, 1957.
DIVIDEND NOTICE
THE DIRECTORS OF THIS COMPANY
have declared a dividend of 5 per
cent. (\$1.25 per share, and free of
tax), payable January 1st next, to
stockholders of record December 19,
1997.

stockholders of record Description.

Transfer books closed to January 3, 1908. Dividend will be mailed to stockholders. Changes of address should be notified the company.

WM. H. McCARTHY.

Secretary.

CHECKS FOR A DIVIDEND OF 4 PER cent. on the capital stock of the First National Bank of Richmond, Va., will be mailed on January 1, 1908. 1908. Transfer books will be closed from December 27, 1907, to January 1, 1908, both inclusive.

JOHN M. MILLER, JR.,
Cashier.

Bank of Richmond.
Richmond. Va., December 27, 1807.
THE BOARD OF DIRECTORS OF
this bank have declared the regular
quarterly dividend of 1 1-4 per cent
from the net earnings.
Transfer books will be closed from
this date to January 2, 1908.
Checks for dividend will be mailed.
T. K. SANDS.
Cashier.

Office German-American
Banking and Building Company,
Richmond, Va., December 19, 1907.
THE BOARD OF DIRECTORS OF THIS
company have this day declared a
semi-annual dividend of 8 per cent.
(free of tax), payable to stockholders on and after January 2, 1908.
CHARLES K. WILLIS,
Secretary and Treasurer.

American National Bank of Richmond, Virginia. DIVIDEND NO. 29.

THE BOARD OF DIRECTORS OF this bank has declared its regular quarterly dividend of one and one-half per cent. on the stock of this bank, payable January 1st. Checks will be mailed.

O. B. HILL, Cashier.

National Bank of Virginia.

Richmond, Va. December 23, 1907.

PHE DIRECTORS OF THIS BANK
have to-day declared the usual semiannual dividend of 3 per cent (free
of tax), on the capital stock of the
bank, payable on and after January
2, 1908.

W. M. ADDISON.

Cashier.

Morchants National Bank,
1101 East Main Street,
Richmond, Va., Dacember 24, 1907.
AT A MEETING OF THE BOARD OF
directors of the Marchants National
Bank, held this day, a dividend of 6
per cent. was declared, payable to
the stockholders of record December
31, 1907.
THOS. B. McADAMS, Cashier.

ROBERT HARDING CO., INC., PUB-lishers Pell's periodicals.—The board of directors have declared the regu-lar semi-annual dividend of 4 per-cent, on the preferred *tock of this company, payable January 2, 1908. E. N. NEWMAN, Secretary-Treasurer, December 28, 1907.

December 28, 1907.

The Union Bank of Richmond, Richmond, Va., December 19, 1907.

HE DIRECTORS OF THIS BANK have declared a semi-annual dividend of three dollars per share, or 8 per cent., payable to the stockholders on and after January 2, 1908.

GEORGE W. C. LL., Cashier. Commonwealth Bank, Richmond, Va.
December 23, 1967.
THE BOARD OF DIRECTORS OF THIS
bank have declared their usual semiannual dividends of 3 per cent. payable on and after January 2, 1308.
W. L. WALTERS.
Cashier.

National State Bank,
Richmond, Va., December 26, 1907.
FHE DIRECTORS OF THIS BANK
have declared a semi-annual dividend of three and one-half per cent,
payable on and after January 1, 1908,
WM. M. HILL, Cashier.

Commercial Guarantee Co., 28 North Ninth. TWENTY-FIFTH SEMI-ANUAL DIV-idend, 3 1-2 per cent. for six months, will be payable January 2, 1808. W. L. WARING, President.

Richmond Va. December 24, 1367.
THE DERECTORS OF THIS COMPANY have this day declared a semi-annual dividend of 2 per cent. payable of and after January 2, 1803.

L. D. AYLETT, Secretary.